Remarks

The present Response is to the Office Action mailed 10/07/2009. Claims 41-49 and 59-67 are presented for examination.

Response to Arguments

3.   Applicant's arguments, filed 10 November 2008, with respect to the rejection(s) of claim(s) 41-67 have been fully considered but are moot in view of the new grounds of rejection below.

4.   Examiner notes that claim 44, 49, 62 and 67 are inconsistent with Applicant's specification. For example, the claim 44 and 62 recite that the second enterprise is one of a financial enterprise, a travel enterprise, or a security service enterprise. However, the specification states that the "first" enterprise is one of a financial enterprise, a travel enterprise or a security enterprise (see paragraphs 0034 and 0045 of Published Application 2001/0037415). Further, claims 49 and 67 recite that the first enterprise is an Internet portal enterprise. However the specification states that the "second" enterprise is an Internet portal enterprise (paragraphs 0031 and 0036). Appropriate correction is required so that the claims are consistent with the specification.

Applicant's response:

Applicant herein amends the claims to be consistent with the specification, as required by the Examiner.

Claim Rejections - 35 USC § 103

6.   Claims 41-43, 47-49, 59-61, and 65-67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bezos et al. (hereinafter Bezos) U.S. Patent 6,029,141 in view of Vittal et al. (hereinafter Vittal) U.S. Patent 6,907,401 2001/0014881.

Claims 41, 42, 59 and 60, Bezos teaches a first Web server hosted by a first enterprise, comprising: a first mechanism receiving a request for information or services

from a customer (column 6, line 59 thru column 7 and column 11, lines 28-42, line 5 and Figures 1 and 2); a second mechanism determining whether the request comes directly from the customer, or through a second Web server at a second enterprise (column 14, lines 1-51 and column 15, lines 51-60); and a third mechanism for responding to the customer by the first enterprise with information or provided service to the request, the information or service is identified to the customer as coming from either the first enterprise or the second enterprise; (column 14, lines 1-51 and column 15, lines 51-60).

Bezos fails to teach a rules based filter for filtering the information or services. Vittal teaches a portal switch for electronic commerce in which users can search for a desired item from a merchant (column 5, lines 39-59). Vittal further teaches that the user can perform the search by either interrogating the aggregator catalog and data profile or by searching directly the merchant databases (column 5, lines 39-59). The merchant server is connected to the aggregator though the portal (column 5, line 60 thru column 6, line 6). Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bezos for access to a merchant's website either directly or through an associate with the portal communication and filtering teachings of Vittal because it allows for specific services/items to be made available to a user based on the manner in which the user is accessing/requesting the service.

Claims 43 and 61, Bezos fails to teach wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI. Vittal teaches that the portal collects and aggregates personal information on behalf of customers (column 6, lines 37-50 and column 8, lines 22-34 and column 9, lines 28-61).

Claims 47 and 65, Bezos and Vittal fail to teach a travel enterprise. Official Notice is taken that purchasing travel related services is old and well known in the financial arts. Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bezos in view of Vittal to for financial transaction to include the travel transactions because they are financial in nature and provide a service to a customer.

Claims 48 and 66, Bezos teaches wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points (column 14, lines 1-51 and column 15, lines 51-60).

Claims 49 and 67, Bezos fails to teach an internet portal. Vittal teaches access via an internet portal (column 5, lines 39 thru column 6, line 6).

7.   Claims 41-46 and 62-64 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bezos et al. (hereinafter Bezos) U.S. Patent 6,029,141 in view of Vittal et al. (hereinafter Vittal) U.S. Patent 6,907,401 2001/0014881 in further view of Foster U.S. Patent 6,332,134.

Claims 44 and 62, Bezos in view of Vittal teach merchant websites, but fail to teaches wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise. Foster teaches a financial transaction system in which a second enterprise is a financial enterprise (column 12, lines 1-53). Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the merchant website teachings of Bezos in view of Vittal to include that the second enterprise is a financial enterprise because financial institutions provide specific and detailed information or services to customers.

Claims 45 and 63, Bezos in view of Vittal fails to teach teaches wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts. Foster teaches a financial institutions portal wherein the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party (column 12, lines 1-53).

Claims 46 and 64, Foster teaches wherein the transferring money to settle an obligation comprises paying a bill for either goods or services (column 12, lines 64-column 13, line 4).

Applicant's response:

Applicant herein amends the independent claims to recite receiving an interaction request at a second Web server at a second enterprise wherein if the request is determined to originate directly from the customer, the information response or service provided by the second enterprise is identified as from the second enterprise, and if the request comes to the second enterprise through the Web server at the first enterprise, the information response or service provided by the second enterprise is identified as from the first enterprise. Applicant points out that first and second Web server destinations are somewhat arbitrary, as the patentable subject matter is represented as the ability for one Web site to provide a service for itself and another Web site wherein a customer at the other Web site receives services from said one Web site as if receiving the services from the other Web site, virtually undetectable to the customer.

Applicant disagrees with the Examiner's interpretation of the art of Bezos. The Examiner states Bezos teaches, "a third mechanism for responding to the customer by the first enterprise with information or provided service to the request, the information or service is identified to the customer as coming from either the first enterprise or the second enterprise; (column 14, lines 1-51 and column 15, lines 51-60)."

Applicant points out that the art of Bezos effectively teaches the Amazon Web site wherein Amazon sets up associate Web sites to help sell books, for example; wherein if a customer browsing the associate site clicks on a book to purchase, the customer's shopping cart appears at the Amazon site and the transaction takes place at the Amazon site. Amazon determines if the sale came from an associate site and tracks commission for the associate site via the shopping cart. Applicant argues that Amazon makes no attempt to communicate with the customer as if from the associate site. Bezos specifically teaches that the merchant site is Amazon providing detailed product catalog

pages to the customer and handling the shopping cart, pricing and transactions. Bezos specifically teaches:

> *The shopping cart stored in the shopping cart database 152 is maintained by the computer program 144 running at the merchant Web site 106 that monitors the open entries (non-closed shopping carts) in the shopping cart database 152. The shopping cart database 152 includes the customer ID, the date the shopping cart was opened (open date), and the date last accessed (touch date). The shopping cart database is monitored by the computer program 144 to purge all shopping carts that have been inactive (untouched) for a pre-defined period of time, such as one week.*

> *FIG. 8 illustrates an example of an HTML catalog document (Web page) 136 corresponding to the product detail page. After processing a referral URL, the merchant Web server 132 sends the detail page 136 to the customer's Web browser 112 to provide the customer with additional information about the selected product. The product detail page includes the merchant's information (price, standard description, etc.) about the selected product. The product detail page 136 is shown with the URL passed to the customer Web browser 112 from the merchant Web server. The URL (shown at the top of FIG. 8) comprises the unique customer ID 800 (obtained from the customer's cookie or URL information), the product ID 802 (shown as the ISBN of the Terrain Skiing book), the store ID 804 (shown as the "skinet" Web site), and the associate commission ID 806 (the letter "A"). Once the customer has reviewed the product detail page 136, the customer can select the "Add it to your Shopping Cart" hyperlink 808. When the customer clicks on this hyperlink 808, the merchant Web server 132 returns a dynamically-generated HTML document that displays the contents of the shopping cart.*

Applicant argues that there is no teaching in the art of Bezos to provide a third mechanism responding to the customer by the second enterprise with the information or provided service to the request, the information or service is identified to the customer as coming from either the first enterprise or the second enterprise. Applicant argues that when the customer interacts with the associate Web site information received from the

associate Web site is identified as such; and when the customer interacts with the merchant Web site, information received from the merchant site is identified as from the merchant Web site.

Further, the Examiner states, "Bezos fails to teach a rules based filter for filtering the information or services. Vittal teaches a portal switch for electronic commerce in which users can search for a desired item from a merchant (column 5, lines 39-59). Vittal further teaches that the user can perform the search by either interrogating the aggregator catalog and data profile or by searching directly the merchant databases (column 5, lines 39-59). The merchant server is connected to the aggregator though the portal (column 5, line 60 thru column 6, line 6). Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bezos for access to a merchant's website either directly or through an associate with the portal communication and filtering teachings of Vittal because it allows for specific services/items to be made available to a user based on the manner in which the user is accessing/requesting the service."

Applicant argues that the Examiner has not considered applicant's actual claim language when providing the above reasoning for obviousness. Applicant specifically claims, "wherein, if the request is determined to originate directly from the customer, the information response or service provided by the second enterprise is identified as from the second enterprise, and if the request comes to the second enterprise through the Web server at the first enterprise, the information response or service provided by the second enterprise is identified as from the first_enterprise. Applicant argues this "filtering" presented by the Examiner cannot read on applicant's specific limitation of providing information from a single source as originating from that source, or another, separate source, as claimed. Vittal primarily teaches a commerce aggregator that a merchant may selectively choose to participate in, or not, providing no teaching or suggestion of applicant's claim limitations.

The Examiner provides a second obviousness rejection against applicant's independent claim 41 using the same art as above, only adding the art of Foster. Applicant points out that the Examiner seems to have erred as there is no rejection

provided for claims 41-43. Specifically, the Examiner rejects dependent claims 45 and 63 stating, "Bezos in view of Vittal fails to teach wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts. Foster teaches a financial institutions portal wherein the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party (column 12, lines 1-53)."

Applicant argues that Foster fails to teach using PI aggregated from financial accounts, as claimed. Foster teaches a financial institution providing a portal for customers to purchase products on associated Web site without giving out their credit card numbers, via direct payment from their account at the financial institution. This teaching cannot read on utilizing aggregated PI, as claimed.

Applicant believes claims 41 and 59, as amended, are clearly patentable over the art presented by the Examiner. Claims 42-49 and 60-67 are patentable on their own merits, or at least as depended from a patentable claim.

Summary

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,
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